

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Name of Recipient/Company]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

Re: Formal Notice of Rejected Dispute - Account Number: [Account Number]

Dear [Contact Person or Customer Service Department],

I am writing in response to your letter dated [Date of Rejection Letter] regarding my identity theft dispute. You have indicated that my dispute has been rejected or that the investigation has been closed without the removal of the fraudulent information.

I am formally rejecting your conclusion. This account/charge is the result of identity theft. I have previously provided you with a copy of my Identity Theft Report and the necessary supporting documentation as required by the Fair Credit Reporting Act (FCRA) and the Fair Debt Collection Practices Act (FDCPA).

Your rejection does not absolve you of your legal obligation to investigate this matter thoroughly or to cease reporting inaccurate information to credit bureaus. Please provide a detailed explanation of the specific information you relied upon to conclude that this account is valid and belongs to me.

Attached are the following documents for your review once more:

- Copy of the original Identity Theft Report (Police Report or FTC Affidavit)
- Copy of my government-issued identification
- Proof of residency from the time the fraud occurred
- [Any additional evidence, such as previous correspondence]

I request that you immediately block this information from my credit file and cease all collection activity. Failure to comply with these federal regulations may result in further action, including reporting this matter to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Please provide a written response within 15 days of receiving this letter confirming that the fraudulent information has been removed.

Sincerely,

[Your Signature]

[Your Printed Name]